

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

BRENDA L. RICHMOND

Debtor(s)

Case No. 19-20824GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/02/2019.
- 2) The plan was confirmed on 04/09/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/04/2019, 05/19/2022, 03/31/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/07/2023.
- 6) Number of months from filing or conversion to last payment: 49.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,254.00.
- 10) Amount of unsecured claims discharged without full payment: \$97,073.86.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$62,387.40
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$62,387.40

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,819.36
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,319.36

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Unsecured	474.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	205.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC - AS ASSIC	Unsecured	848.00	848.30	848.30	12.33	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	NA	0.00	0.00	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	NA	0.00	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	0.00	29.93	29.93	34.74
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	0.00	0.00	0.00	0.00
DR LEONARDS	Unsecured	179.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	2,364.88	2,364.88	34.39	0.00
FAST LOANS AT DOLLAR SMART	Unsecured	279.00	279.47	279.47	4.06	0.00
FEDERAL PACIFIC CREDIT CO	Unsecured	863.00	863.24	863.24	12.55	0.00
FEDERAL PACIFIC CREDIT CO	Unsecured	787.00	787.72	787.72	11.45	0.00
FIRST PREMIER BANK	Unsecured	545.00	NA	NA	0.00	0.00
GINNYS	Unsecured	433.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	NA	421.10	421.10	6.12	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
MIDNIGHT VELVET	Unsecured	69.00	NA	NA	0.00	0.00
MONROE AND MAIN	Unsecured	85.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	57,316.00	58,092.05	0.00	39,192.29	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	13,804.02	13,804.02	13,804.02	0.00
NORTHWEST BANK FKA NORTHWES	Unsecured	2,905.00	2,912.48	2,912.48	42.35	0.00
PARK BUILDING LTD	Unsecured	NA	75,881.85	75,881.85	1,103.32	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	1,625.48	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	611.44	611.44	8.89	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	0.00	0.00
PYOD LLC	Unsecured	NA	0.00	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAD	Unsecured	1,556.00	1,556.79	1,556.79	22.64	0.00
T MOBILE/T-MOBILE USA INC BY AM	Unsecured	NA	980.88	980.88	14.26	0.00
VANCE AND HUFFMAN LLC	Unsecured	863.00	NA	NA	0.00	0.00
VANCE AND HUFFMAN LLC	Unsecured	788.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,105.00	1,063.18	1,063.18	15.46	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOURC	Unsecured	824.00	808.57	808.57	11.76	0.00
WESTLAKE FINANCIAL SERVICES(*)	Unsecured	5,640.00	5,639.54	5,639.54	82.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$39,192.29	\$0.00
Mortgage Arrearage	\$13,804.02	\$13,804.02	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$29.93	\$29.93	\$34.74
TOTAL SECURED:	\$13,833.95	\$53,026.24	\$34.74
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$1,625.48	\$0.00
TOTAL PRIORITY:	\$0.00	\$1,625.48	\$0.00
GENERAL UNSECURED PAYMENTS:	\$95,019.44	\$1,381.58	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,319.36</u>
Disbursements to Creditors	<u>\$56,068.04</u>
TOTAL DISBURSEMENTS :	<u>\$62,387.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/08/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.